

Information to identify the case:

Debtor 1	<u>Visitacion A. Agnes</u>	Social Security number or ITIN	xxx-xx-6366
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-35990-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Visitacion A. Agnes

4/27/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Visitacion A. Agnes
Debtor

Case No. 17-35990-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Apr 27, 2023

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2023:

Recip ID	Recipient Name and Address
db	+ Visitacion A. Agnes, 140 Mineola Place, Edison, NJ 08817-3410
sp	#+ Edward Colligan, Colligan and Colligan, 17 Academy Street Suite 510, Newark, NJ 07102-2932
519489152	+ Brunswick Eye Associates, c/o Amit Deshmukh, Esq., 29 Columbia Turnpike, Suite 302, Florham Park, NJ 07932-2240
517254582	+ Robert Manchel, 1 Eves Dr., Suite 111, Marlton, NJ 08053-3125
517254583	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 27 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 27 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 27 2023 20:38:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O, 1600 South Douglass Road, Anaheim, CA 92806-5948
517309757	+ Email/Text: bankruptcy@cavps.com	Apr 27 2023 20:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517376779	Email/PDF: resurgentbknofications@resurgent.com	Apr 27 2023 20:42:39	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517337286	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2023 20:39:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
517254580	Email/Text: info@phoenixfinancialsvcs.com	Apr 27 2023 20:38:00	Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
517378586	EDI: PRA.COM	Apr 28 2023 00:25:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517254578	Email/Text: signed.order@pfwattorneys.com	Apr 27 2023 20:38:00	Midland Funding LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517254579	Email/Text: signed.order@pfwattorneys.com	Apr 27 2023 20:38:00	New Century Financial Services, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517254581	+ Email/Text: clientservices@remexinc.com	Apr 27 2023 20:38:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517254584	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 27 2023 20:39:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
517268169	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		

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		Apr 27 2023 20:38:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517321617	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 27 2023 20:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517269538	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Apr 27 2023 20:42:29	US Dept of Housing Urban Development, 451 7th St SW, Washington, DC 20410-0002
517254585	EDI: WFFC.COM	Apr 28 2023 00:25:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
517313677	+ EDI: WFFC2	Apr 28 2023 00:25:00	Wells Fargo Bank, 1000 Blue Gentian Rd, Eagan, MN 55121-1663
517312611	+ EDI: WFFC2	Apr 28 2023 00:25:00	Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
519118196	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 27 2023 20:38:00	Wilmington Savings Fund Society, FSB, As Trustee, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, Wilmington Savings Fund Society, FSB, As 92806-5948
519118195	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 27 2023 20:38:00	Wilmington Savings Fund Society, FSB, As Trustee, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
519584851	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 27 2023 20:38:00	Wilmington Savings Fund Society, FSB, as Trustee, 1600 South Douglass Rd., Anaheim, CA 92806-5948
519584852	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 27 2023 20:38:00	Wilmington Savings Fund Society, FSB, as Trustee, 1600 South Douglass Rd., Anaheim, CA 92806, Wilmington Savings Fund Society, FSB, as, 1600 South Douglass Rd., Anaheim, CA 92806-5948

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2023 at the address(es) listed below:

Name	Email Address
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Albert Russo	
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District/off: 0312-3

User: admin

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on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor WILMINGTON SAVINGS FUNd SOCIETY FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST M ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Juniper Mortgage Loan Trust A ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Kathleen M Magoon

on behalf of Creditor WILMINGTON SAVINGS FUNd SOCIETY FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST M logsecf@logs.com, kathleenmagoon@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Robert Manchel

on behalf of Debtor Visitacion A. Agnes manchellaw@yahoo.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10